

## **The New Medicare Prescription Drug Discount Cards Frequently Asked Questions**

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### **What is the new Medicare Prescription Drug Discount Card?**

The new Medicare Discount Card is a temporary program created by the new Medicare prescription drug law. Private insurance and pharmaceutical companies will provide discount drug cards that have been approved by Medicare. Similar to other discount drug cards, these cards will give the user discounts on certain prescription drugs. However, discount card may or may not offer a better discount than some other discount programs that are currently available, including Ohio's Golden Buckeye Card, or the Best Rx Card.

### **Who is eligible for the Medicare Discount Card?**

You are eligible to sign up for a Medicare endorsed card if you are eligible for Medicare. You may not be able to sign up for an additional prescription drug discount card if you are enrolled in a Medicare Advantage Plan that provides a discount drug card. If you are a Medicare beneficiary who is also enrolled in Medicaid, you will continue to be covered by your Medicaid prescription drug coverage.

### **When will the new card be available?**

Private companies offering Medicare discount cards will begin signing people up on May 3. Those signed up will be able to begin using their cards in June 2004.

### **How do I get the new Medicare Discount Card?**

You must fill out an application directly with the company that is offering the discount card that you choose. You can get an application form directly from the company itself, by mail order, or by Internet. You can also call 1-800-MEDICARE, or log onto [www.medicare.gov](http://www.medicare.gov). You should choose the best card for you based upon the discounted price of the drugs and the prescription drugs covered by that particular card on prices and covered drugs.

### **How much will the card cost?**

Prices will be determined by the companies offering the card, and will cost up to \$30 per year. Fees are waived for those who qualify for the \$600 in aid to low-income households.

### **Which drugs will be discounted under the new program?**

Each card will cover a variety of drugs but must cover at least one drug to treat most medical conditions. You may find that only some cards, or possibly none, cover the particular drug you use. Review the list of covered drugs first, and select a card that covers the drugs you are taking. You may wish to talk to your doctor about taking a alternative drug that is covered by your card.

### **Are coverage and discounts locked-in for the entire one-year enrollment period?**

No. Discount cards can change the list of covered drugs or the discount on drugs as often as once a week, without notification. You can keep up to date on the drugs covered by visiting the, [www.medicare.gov](http://www.medicare.gov) Website or calling the number provided on your card.

**Where is my new Medicare card accepted?**

Not every card will be accepted at every pharmacy. Check to make sure that the card you are considering is accepted at a location that is convenient to you. Some Medicare cards may only be valid in Ohio, while others may be used in multiple states or nationwide. If you plan on staying in another state for part of the year, you should confirm that the card you are considering is accepted in that state.

**Will drug prices under one Medicare card differ from pharmacy to pharmacy?**

Yes, but, no pharmacy can charge more than the maximum price listed on the Medicare website.

**How can I compare the Medicare cards available to me before choosing a card?**

You can compare discount cards online at [www.medicare.gov](http://www.medicare.gov). Each Medicare card will have a phone number available you can call for more detailed information on coverage and prices.

**What factors will I have to balance when choosing between discount cards?**

- Convenience: Can I use this card at a pharmacy that is convenient for me? Some cards may only be accepted at certain pharmacies. Also, if you travel to another location for part of the year, you will want a card that is accepted in both locations.
- Coverage: Does the card cover the drugs I have been prescribed? Some cards may not cover all of your drugs.
- Savings: Will this card save me the most money? Discounts will vary from drug to drug and from card to card. Different cards may base their discounts on different prices. You must look carefully at the price and the discount for each medicine under each card, to ensure that you get the best overall deal.

**Can I change cards?**

You can only change cards once. Although you may only have one Medicare card at a time, you will be permitted to switch cards once from November 15 to December 31, 2004. If you would like to keep the same card for 2005, you do not need to reapply as long as you pay your annual fee. The normal period of time for switching cards is between November 15 and December 31, 2004. However, in certain cases (like if you move), you may be permitted to switch cards outside that window. You will be required to pay the enrollment fee for the new card and will not receive a refund for your previous card.

**Can I get my Medicare card fee refunded?**

No, you may cancel your card at any time, but you will not be able to receive a refund.

**Can I use my Medicare card with other discount card programs?**

Yes, you can use any discount card you choose to get the best price for the drugs you need, but you can only have one Medicare card at a time. You may only use one discount drug card per transaction. If you have more than one discount card, your pharmacist may help you choose the card that offers the best discount for the drugs you need. Pharmacies are not obligated to assist you in this regard.

**14. Will the new Medicare card actually save me money?**

This depends on the cost of the drugs you have been prescribed, the card that you enroll in, and whether or not you are enrolled in any other discount drug programs. Consider these factors carefully to choose the right Medicare drug discount card for you.